

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: Julia Deni

Case No.: 15-32827

Judge: JNP

Debtor(s)

Chapter: 13

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original☒ Modified/Notice Required☒ Discharge Sought☐ Motions Included☐ Modified/No Notice Required☐ No Discharge Sought

Date: _____

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
 IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
 THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The Debtor shall pay \$316.00 Monthly for 2 months, then \$344.00 Monthly for 1 month, then \$329.00 Monthly for 7 months, then \$181.25 Monthly for 49 months, plus \$13,811.51 lumpsum payment in month 10 to the Chapter 13 Trustee, starting on January 1, 2016 for approximately 59 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
S. Daniel Hutchison, Esq. SH-6931New Jersey	Attorney Fees	3,500.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Hudson City Savings Bank	11 Gilbert Avenue Westville, NJ 08093 Gloucester County 11 Gilbert Avenue 124,000 CMA Value - 12,400 Cost of Sale = 111,600	1,432.40	0.00	1,432.40	933.00

b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Creditor
-NONE-

e. Secured Claims to be paid in full through the Plan

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

Part 5: Unsecured Claims

a. **Not separately classified** Allowed non-priority unsecured claims shall be paid:

_____ Not less than \$_____ to be distributed *pro rata*

_____ Not less than ___ percent

 X *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-			

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9 : Modification

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: December 3, 2015.

Explain below **why** the Plan is being modified.

The debtor is modifying her Chapter 13 Plan in accordance with the Order Authorizing Sale of Real Property.

Explain below **how** the Plan is being modified

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

Part 10: Sign Here

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date November 22, 2016

/s/ S. Daniel Hutchison, Esq.

S. Daniel Hutchison, Esq. SH-6931 New Jersey

Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 22, 2016

/s/ Julia Deni

Julia Deni

Debtor

Date:

Joint Debtor

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 District of New Jersey

In re:
 Julia Deni
 Debtor

Case No. 15-32827-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2016.

db
 515887010 +Julia Deni, 11 Gilbert Avenue, Westville, NJ 08093-9723
 515887011 +Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 515887011 Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
 515887013 Fulton Bank, Cardmember Service, PO Box 6335, Fargo, ND 58125-6335
 515887015 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 515887016 +Home Depot Credit Services, ATTN Bankruptcy Dept, POB 790328, Saint Louis, MO 63179-0328
 515984779 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011
 515887021 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, ATTN Bankruptcy Department, PO Box 245, Trenton, NJ 08695)
 515887020 +South Atlantic FCU, Cardmember Services, PO Box 3080, Tallahassee, FL 32315-3080
 515887019 South Atlantic FCU, One W Camino Real Ste 110, Boca Raton, FL 33432-5966
 515887012 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Elan Financial, PO Box 108, Saint Louis, MO 63166)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2016 22:42:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 28 2016 22:41:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515887009 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2016 22:36:16 Care Credit / GEMB, Attn: Bankruptcy Dept, POB 981127, El Paso, TX 79998-1127
 515887014 +E-mail/Text: bankruptcy@fult.com Nov 28 2016 22:42:53 Fulton Bank of New Jersey, Attn Bankruptcy Dept, 533 Fellowship Road, Mount Laurel, NJ 08054-3411
 515887017 E-mail/Text: camanagement@mtb.com Nov 28 2016 22:41:47 Hudson City Savings Bank, Mortgage Servicing Department, W. 80 Century Road, Paramus, NJ 07652-1478
 515887018 E-mail/Text: cio.bncmail@irs.gov Nov 28 2016 22:41:34 Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
 515942982 E-mail/Text: camanagement@mtb.com Nov 28 2016 22:41:47 M&T BANK, PO BOX 1288, Buffalo, NY 14240
 516106867 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2016 22:56:51 Portfolio Recovery Associates, LLC, c/o Elan Fulton Bank, POB 41067, Norfolk VA 23541
 516105369 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2016 22:43:37 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
 515887023 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2016 22:35:37 Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
 515887022 +E-mail/PDF: gecsedirecoverycorp.com Nov 29 2016 02:07:08 Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
 515887024 +E-mail/Text: bankruptcy@td.com Nov 28 2016 22:42:02 TD Bank, Loan Operations, 32 Chestnut Street, Lewiston, ME 04240-7744

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 23

Date Rcvd: Nov 28, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor M&T BANK jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
S. Daniel Hutchison on behalf of Debtor Julia Deni sdhteamlaw@outlook.com,
backupcourt@outlook.com; sdhlawecf@gmail.com; sdhlawpara1@outlook.com; sdhlawpara2@outlook.com
TOTAL: 4